

NSFR disclosures
Bank: Oman Arab Bank

Quarter ended: 31-Dec-20

(RO '000)

ASF Item		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital:	321,508	-	-	-	321,508
2	Regulatory capital	321,508	-	-	-	321,508
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers	-	-	-	546,236	501,290
	business customers:					
5	Stable deposits				193,554	183,876
6	Less stable deposits				352,682	317,414
7	Wholesale funding:	370,337	179,381	82,206	-	591,998
8	Operational deposits	-	4,923			2,462
9	Other wholesale funding	370,337	174,458	82,206		589,536
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities					
13	All other liabilities and equity not included in above categories				363,869	363,869
14	Total ASF					1,778,665
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					-
16	Deposits held at other financial institutions for operational purposes					19,045
17	Performing loans and securities:	326,158	471,742	74,131	830,995	706,346
18	Performing loans to financial institutions secured by Level 1 HQLA					
19	Performing loans to financial institutions secured by non- Level 1 HQLA and unsecured performing loans to financial institutions	326,158	471,742	74,131	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which				830,995	706,346
21	-With a risk weight of less than or equal to 35% under the Basel II Standardised approach for credit risk					
22	Performing residential mortgages, of which:					

23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk				252,439	164,085
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities					
25	Assets with matching interdependent liabilities					
26	Other Assets:	171,782	38,867		-	566,778
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories	171,782	38,867	1,572		566,778
32	Off-balance sheet items					20,342
33	TOTAL RSF					1,476,597
34	NET STABLE FUNDING RATIO (%)					120